

B6A (Official Form 6A) (12/07)

In re **JANE KAO**Case No. **15-31193-H3-13**
(if known)**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Residence at 6829 Carvel Lane, Houston, TX Lot 2, Block 35, Sharpstown, Section 1, Harris County, Texas Acquired by Deed dated May 23, 2006	Fee Simple	-	\$126,000.00	\$106,591.00
Residence at 2460 Aaron Street, Los Angeles, CA Lot 45, Tract No. 38078, Los Angeles County, California (1/2 undivided interest) FMV of entire tract is \$1,100,000.00 Acquired by Deed dated October 22, 1996 Amount of secured claims includes amounts which debtor disputes as unenforceable.	Fee Simple	-	\$550,000.00	\$289,492.00
Residence at 2640 Aaron Street, Los Angeles, CA Debtor believes that an involuntary foreclosure sale of a one-half undivided interest in this property acquired by J. Michael Kelly pursuant to an alleged lien conveyed by the debtor's former spouse to Mr. Kelly is invalid and that this property interest should be recovered for the benefit of the estate.	Contingent	-	\$0.00	\$0.00
Lot at 2341 Maroneal Street, Houston, TX Debtor believes that an involuntary constable sale of this property based on a purported judgment held by J. Michael Kelly and sold to Garza Properties, LLC is invalid and that this property interest should be recovered for the benefit of the estate. FMV of property is \$580,897.00 as of date of constable sale.	Contingent	-	\$0.00	\$0.00
Total:			\$676,000.00	

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re **JANE KAO**Case No. **15-31193-H3-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$50.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America - Checking #0307	-	\$56.00
		Chase Bank - Savings #2872	-	\$62.00
		Chase Bank - Checking #0163	-	\$125.00
		Capital One - Checking #4213	-	\$318.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Located at 9374 Briar Forest Drive, Houston, TX Sofa \$400.00 Sofa \$400.00 Coffee Table \$300.00 2 End Tables \$200.00 Dining Table 300.00 6 Dining Chair \$600.00 Kitchen Table \$100.00 Bed \$400.00 Chest Drawer \$200.00 2 Night Stands \$100.00 2 Lamps \$100.00	-	\$3,000.00
		Located at 9374 Briar Forest Drive, Houston, TX: Bed \$100.00 Chest Drawer \$50.00 Night Stand \$50.00 Color TV \$400.00 Stereo \$150.00 DVD Player \$30.00 Computer \$800.00 Printer \$30.00	-	\$1,610.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **JANE KAO**Case No. **15-31193-H3-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Located at 9374 Briar Forest Drive, Houston, TX: Refrigerator \$500.00 Stove \$200.00 Microwave Oven \$50.00 Appliances \$50.00 Washing Machine \$150.00 Dryer \$150.00 Vacuum Cleaner \$50.00 3 Telephones \$30.00 Mobile Phone \$30.00 Answering Machine \$20.00	-	\$1,230.00
		Located at 9374 Briar Forest Drive, Houston, TX: Dishware \$100.00 China Set \$50.00 Glassware \$50.00 Bedding \$20.00 Linen \$20.00 Household Tools \$20.00	-	\$260.00
		Located at 2460 Aaron Street, Los Angeles, CA: Sofa \$400.00 Sofa \$400.00 2 Coffee Tables \$400.00 2 End Tables \$300.00 Dining Table \$150.00 Bed \$300.00 3 Chest of Drawers \$450.00	-	\$2,400.00
		Located at 2460 Aaron Street, Los Angeles, CA: Refrigerator \$400.00 Microwave Oven \$50.00 Washing Machine \$75.00 Dryer \$75.00 Dishware \$100.00 China \$50.00 Glasses \$50.00	-	\$800.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **JANE KAO**Case No. **15-31193-H3-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Women's Clothing located at 9374 Briar Forest Drive, Houston, TX	-	\$500.00
		Women's Clothing located at 2460 Aaron Street, Los Angeles, CA	-	\$250.00
7. Furs and jewelry.		Ring located at 9374 Briar Forest Drive, Houston, TX	-	\$1,000.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.		Delaware Insurance Company (fka Sun Life Financial)	-	\$64,017.00
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **JANE KAO**Case No. **15-31193-H3-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Pfizer Inc. (joint tenant with daughter; total FMV \$10,200)	-	\$5,100.00
		Fidelity Investment Account #7596	-	\$22,255.28
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		Estate of King Wa Kao (Decedant is debtor's father and estate is located in Taiwan. Debtor was previously advised by family members that she was not receiving a distribution.)	-	\$0.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **JANE KAO**Case No. **15-31193-H3-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 4*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Unliquidated claim against J. Michael Kelly for damages arising from, but not limited to, tortious interference of prospective economic advantage and breach of contract (estimated claim for, among other damages, value of assets lost, mental anguish, other economic damages and attorney fees).	-	\$1,500,000.00
		Cause of action against J. Michael Kelly to void a Trustee's Deed Under Sale conveying to Kelly a one-half undivided interest in real property located at 2460 Aaron Street, Los Angeles, CA which he purportedly acquired by foreclosure on an alleged lien he acquired from debtor's former spouse. Value of the cause of action includes loss of value of the subject property, reimbursement of attorneys fees for declaring the foreclosure void or voidable, reimbursement of any liability on the property for any IRS tax liens against Mohammad Rashad, and any increase in real property taxes made as a result of the recording of a Trustee's Deed of Sale.	-	\$600,000.00
		Claim against J. Michael Kelly and Garza Properties LLC to void a Constable's Deed Under Writ of Execution Execution and Order of Sale conveying debtor's title to real property located at 2341 Maroneal Street, Houston, TX which Mr. Kelly sold to Garza Properties LLC by constable sale based on a purported judgment lien asserted by Mr. Kelly on the real property. Value of claim includes loss of value of the subject property, other economic damages and declaratory judgment for attorney fees.	-	\$800,000.00
		Claim against Frank Salz for usury, violation of the Texas Debt Collection Act or California debt collection practices, and violation of bankruptcy discharge injunction being a direct claim and as a counterclaim to offset and reduce amount owed.	-	\$128,881.70
		Declaratory claims against Frank Salz for cloud of title to	-	\$0.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **JANE KAO**Case No. **15-31193-H3-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 5*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		remove liens against debtor's real property at 2341 Maroneal Street, Houston, TX and 2460 Aaron Street, Los Angeles, CA.		
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Mercedes Benz C320 (acquired by gift from son; title is still held in name of son).	-	\$4,098.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **JANE KAO**Case No. **15-31193-H3-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 6*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<div style="text-align: right;"> 6 continuation sheets attached (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.) </div>				Total > \$3,136,012.98

B6C (Official Form 6C) (4/13)

In re **JANE KAO**Case No. **15-31193-H3-13**
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds \$155,675.*☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Located at 9374 Briar Forest Drive, Houston, TX Sofa \$400.00 Sofa \$400.00 Coffee Table \$300.00 2 End Tables \$200.00 Dining Table 300.00 6 Dining Chair \$600.00 Kitchen Table \$100.00 Bed \$400.00 Chest Drawer \$200.00 2 Night Stands \$100.00 2 Lamps \$100.00	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$3,000.00	\$3,000.00
Located at 9374 Briar Forest Drive, Houston, TX: Bed \$100.00 Chest Drawer \$50.00 Night Stand \$50.00 Color TV \$400.00 Stereo \$150.00 DVD Player \$30.00 Computer \$800.00 Printer \$30.00	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$1,610.00	\$1,610.00
Located at 9374 Briar Forest Drive, Houston, TX: Refrigerator \$500.00 Stove \$200.00 Microwave Oven \$50.00 Appliances \$50.00	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$1,230.00	\$1,230.00
* Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.		\$5,840.00	\$5,840.00

B6C (Official Form 6C) (4/13) -- Cont.

In re **JANE KAO**Case No. **15-31193-H3-13**
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Washing Machine \$150.00 Dryer \$150.00 Vacuum Cleaner \$50.00 3 Telephones \$30.00 Mobile Phone \$30.00 Answering Machine \$20.00			
Located at 9374 Briar Forest Drive, Houston, TX: Dishware \$100.00 China Set \$50.00 Glassware \$50.00 Bedding \$20.00 Linen \$20.00 Household Tools \$20.00	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$260.00	\$260.00
Located at 2460 Aaron Street, Los Angeles, CA: Sofa \$400.00 Sofa \$400.00 2 Coffee Tables \$400.00 2 End Tables \$300.00 Dining Table \$150.00 Bed \$300.00 3 Chest of Drawers \$450.00	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$2,400.00	\$2,400.00
Located at 2460 Aaron Street, Los Angeles, CA: Refrigerator \$400.00 Microwave Oven \$50.00 Washing Machine \$75.00 Dryer \$75.00 Dishware \$100.00 China \$50.00 Glasses \$50.00	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$800.00	\$800.00
Women's Clothing located at 9374 Briar Forest Drive, Houston, TX	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$500.00	\$500.00
		\$9,800.00	\$9,800.00

B6C (Official Form 6C) (4/13) -- Cont.

In re **JANE KAO**Case No. **15-31193-H3-13**

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT*Continuation Sheet No. 2*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Women's Clothing located at 2460 Aaron Street, Los Angeles, CA	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$250.00	\$250.00
Ring located at 9374 Briar Forest Drive, Houston, TX	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	\$1,000.00	\$1,000.00
Delaware Insurance Company (fka Sun Life Financial)	Tex. Ins. Code § 1108.051	\$64,017.00	\$64,017.00
2003 Mercedes Benz C320 (acquired by gift from son; title is still held in name of son).	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$4,098.00	\$4,098.00
		\$79,165.00	\$79,165.00

B6D (Official Form 6D) (12/07)

In re **JANE KAO**Case No. **15-31193-H3-13**

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBATOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:		DATE INCURRED: 2007-2014 NATURE OF LIEN: Real Property Taxes COLLATERAL: 2460 Aaron Street, Los Angeles, CA REMARKS: Estimated total. Part of property tax is liability of J. Michael Kelly's disputed one-half interest in the property. Tax reduced if foreclosure rescinded.			X	\$61,200.00	
County of Los Angeles Treasurer and Tax Collector PO Box 54110 Los Angeles, CA 90054-0110	-	VALUE: \$550,000.00					
ACCT #:		DATE INCURRED: NATURE OF LIEN: Attorney's Real Property Lien COLLATERAL: 2460 Aaron Street, Los Angeles, CA REMARKS: Amount owed and validity of liens are disputed.			X	\$213,292.00	
Frank Salz Salz & Salz 2335 E. Colorado Blvd Ste 115-400 Pasadena, CA 91107	-	VALUE: \$550,000.00					
ACCT #:		DATE INCURRED: NATURE OF LIEN: Subrogation claim COLLATERAL: 2341 Maroneal Street, Houston, TX REMARKS: Transferee of real property located at 2341 Maroneal Street, Houston, TX. Possible subrogation claim for payment of taxes on this property in the event the constable deed is rescinded.	X		X	\$0.00	
Garza Properties LLC 1210 Bayport Blvd Seabrook, TX 77586-3406	-						
			X		X		
		VALUE: \$0.00					
Subtotal (Total of this Page) >						\$274,492.00	\$0.00
Total (Use only on last page) >							

1 continuation sheets attached(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re **JANE KAO**Case No. **15-31193-H3-13**

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Representing: Garza Properties LLC		Richard A. Battaglia Attorney at Law PO Box 131276 Houston, TX 77219-1276				Notice Only	Notice Only
ACCT #:		DATE INCURRED: NATURE OF LIEN: Abstract of Judgment COLLATERAL: 2460 Aaron Street, Los Angeles, CA REMARKS: Disputed as to liability and validity of lien.			X	\$15,000.00	
J. Michael Kelly Law Office of J. Michael Kelly 429 Santa Monica Blvd Suite 120 Santa Monica, CA 90401	-	VALUE: \$550,000.00					
Representing: J. Michael Kelly		J. Michael Kelly 379 Hargrave Street Inglewood, CA 90302-1519				Notice Only	Notice Only
ACCT #:		DATE INCURRED: Feb. 2007 NATURE OF LIEN: Deed of Trust COLLATERAL: 6829 Carvel Lane, Houston, TX REMARKS:				\$106,591.00	
Ocwen Loan Servicing, LLC Attn: Bankruptcy Department PO Box 24605 West Palm Beach, FL 33416-4605	-	VALUE: \$126,000.00					
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims						Subtotal (Total of this Page) >	\$121,591.00
						Total (Use only on last page) >	\$396,083.00
							\$0.00
							\$0.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (04/13)

In re **JANE KAO**Case No. **15-31193-H3-13**
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☒ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

B6E (Official Form 6E) (04/13) - Cont.

In re **JANE KAO**Case No. **15-31193-H3-13**

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Administrative allowances
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: David L. Venable 12200 Northwest Freeway, Ste. 316 Houston, TX 77092	-	DATE INCURRED: CONSIDERATION: Attorney Fees REMARKS:				\$2,825.00	\$2,825.00	\$0.00
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims Subtotals (Totals of this page) > Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						\$2,825.00	\$2,825.00	\$0.00
						\$2,825.00		
							\$2,825.00	\$0.00

B6F (Official Form 6F) (12/07)

In re **JANE KAO**Case No. **15-31193-H3-13**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: IRS/Special Procedure Branch Attn: BK Section Mail Code 5024HOU 1919 Smith Street Houston, TX 77002	-	DATE INCURRED: 2005-2009 CONSIDERATION: Income Taxes REMARKS:				\$123,944.52
Representing: IRS/Special Procedure Branch		IRS/Special Procedure Branch PO Box 7346 Philadelphia, PA 19101-7346				Notice Only
Subtotal >						\$123,944.52
Total >						\$123,944.52

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

No continuation sheets attached

B6G (Official Form 6G) (12/07)

In re **JANE KAO**Case No. **15-31193-H3-13**
(if known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)

In re **JANE KAO**Case No. **15-31193-H3-13**

(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Fill in this information to identify your case:

Debtor 1	JANE		KAO
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF TEXAS		
Case number (if known)	15-31193-H3-13		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status**Occupation****Employer's name****Employer's address****Debtor 1**

- ☐ Employed
- ☒ Not employed

Retired

Number Street

City

State Zip Code

Debtor 2 or non-filing spouse

- ☐ Employed
- ☐ Not employed

Number Street

City

State Zip Code

How long employed there?

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. <u>\$0.00</u>	
3. Estimate and list monthly overtime pay.	3. + <u>\$0.00</u>	
4. Calculate gross income. Add line 2 + line 3.	4. <u>\$0.00</u>	

Debtor 1 **JANE** **KAO** Case number (if known) **15-31193-H3-13**
 First Name Middle Name Last Name

		For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here →	4.	\$0.00	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a.	\$0.00	
5b. Mandatory contributions for retirement plans	5b.	\$0.00	
5c. Voluntary contributions for retirement plans	5c.	\$0.00	
5d. Required repayments of retirement fund loans	5d.	\$0.00	
5e. Insurance	5e.	\$0.00	
5f. Domestic support obligations	5f.	\$0.00	
5g. Union dues	5g.	\$0.00	
5h. Other deductions. Specify: _____	5h. +	\$0.00	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	\$0.00	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$1,650.00	
8b. Interest and dividends	8b.	\$0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00	
8d. Unemployment compensation	8d.	\$0.00	
8e. Social Security	8e.	\$2,013.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f.	\$0.00	
8g. Pension or retirement income	8g.	\$0.00	
8h. Other monthly income. Specify: _____	8h. +	\$0.00	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$3,663.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$3,663.00	+ = \$3,663.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____			
	11. +	\$0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies.	12.	\$3,663.00	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?			
<input type="checkbox"/> No. <div style="border: 1px solid black; padding: 5px; display: inline-block; width: 700px;"> Debtor not currently receiving rental income but expect to find tenant at \$1,650.00 per month. </div>			
<input checked="" type="checkbox"/> Yes. Explain: <div style="border: 1px solid black; height: 30px; width: 700px; margin-top: 5px;"></div>			

Fill in this information to identify your case:

Debtor 1 **JANE** **KAO**
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF TEXAS**

Case number **15-31193-H3-13**
 (if known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date: _____
 MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

- ☒ No
- ☐ Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

Your expenses**4. The rental or home ownership expenses for your residence.**
 Include first mortgage payments and any rent for the ground or lot.

4. _____

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4a. _____

4b. _____

4c. _____

4d. **\$300.00**

Debtor 1 **JANE** **KAO** Case number (if known) **15-31193-H3-13**
 First Name Middle Name Last Name

Your expenses

5. Additional mortgage payments for your residence , such as home equity loans	5.	_____
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	<u>\$185.00</u>
6b. Water, sewer, garbage collection	6b.	_____
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	<u>\$50.00</u>
6d. Other. Specify: _____	6d.	_____
7. Food and housekeeping supplies	7.	<u>\$450.00</u>
8. Childcare and children's education costs	8.	_____
9. Clothing, laundry, and dry cleaning	9.	<u>\$50.00</u>
10. Personal care products and services	10.	<u>\$40.00</u>
11. Medical and dental expenses	11.	<u>\$50.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	<u>\$360.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	_____
14. Charitable contributions and religious donations	14.	_____
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	_____
15b. Health insurance	15b.	<u>\$105.00</u>
15c. Vehicle insurance	15c.	<u>\$27.00</u>
15d. Other insurance. Specify: _____	15d.	_____
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	_____
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a.	_____
17b. Car payments for Vehicle 2	17b.	_____
17c. Other. Specify: _____	17c.	_____
17d. Other. Specify: _____	17d.	_____
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	_____
19. Other payments you make to support others who do not live with you. Specify: _____	19.	_____
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a.	<u>\$983.00</u>
20b. Real estate taxes	20b.	<u>\$245.00</u>
20c. Property, homeowner's, or renter's insurance	20c.	<u>\$75.00</u>
20d. Maintenance, repair, and upkeep expenses	20d.	_____
20e. Homeowner's association or condominium dues	20e.	_____

Debtor 1 **JANE** **KAO** Case number (if known) **15-31193-H3-13**
 First Name Middle Name Last Name

21. Other. Specify: _____ 21. + _____

22. **Your monthly expenses.** Add lines 4 through 21.
 The result is your monthly expenses. 22. **\$2,920.00**

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. **\$3,663.00**

23b. Copy your monthly expenses from line 22 above. 23b. **\$2,920.00**

23c. Subtract your monthly expenses from your monthly income.
 The result is your monthly net income. 23c. **\$743.00**

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes. Explain here:

None.

B 6 Summary (Official Form 6 - Summary) (12/14)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re **JANE KAO**Case No. **15-31193-H3-13**Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	Yes	1	\$676,000.00			
B - Personal Property	Yes	7	\$3,136,012.98			
C - Property Claimed as Exempt	Yes	3				
D - Creditors Holding Secured Claims	Yes	2				\$396,083.00
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2				\$2,825.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1				\$123,944.52
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebtors	Yes	1				
I - Current Income of Individual Debtor(s)	Yes	2				
J - Current Expenditures of Individual Debtor(s)	Yes	3				
TOTAL		23	\$3,812,012.98	\$522,852.52		

B 6 Summary (Official Form 6 - Summary) (12/14)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re **JANE KAO**Case No. **15-31193-H3-13**Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 12)	\$3,663.00
Average Expenses (from Schedule J, Line 22)	\$2,920.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$108.50

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$2,825.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$123,944.52
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$123,944.52

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **JANE KAO**

Case No. **15-31193-H3-13**

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 25 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 4/13/2015

Signature /s/ JANE KAO
JANE KAO

Date _____

Signature _____

[If joint case, both spouses must sign.]